Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Filing at a Glance

Company: Caterpillar Insurance Company

Product Name: Contractual Liability Insurance SERFF Tr Num: CTRP-125492787 State: Arkansas

Policy

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0004 Contractual Liability Co Tr Num: AR CLIP 08-2F State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith

Roberts, Brittany Yielding Disposition Date: 02/21/2008

Authors: Kim Alexander, Darrell

Hicks, Donna J Kelly

Date Submitted: 02/20/2008 Disposition Status: Approved

Effective Date Requested (Renewal): Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Terrorism Risk Insurance Program Reauthorization Act Status of Filing in Domicile: Pending

Project Number: Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 02/21/2008

State Status Changed: 02/21/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are submitting form Cap on Losses from Certified Acts of Terrorism, form #CLEND001 0208, to replace form Terrorism Insurance Coverage Endorsement, Form #TREND 12 01 06 CLIP along with a copy showing the changes in red underline and the changed prior format struck out. The original form TREND 120106 CLIP was approved effective 12-1-2006 in Arkansas filing reference number AR CLIP 06-2F.

SERFF Tracking Number: CTRP-125492787 State: Arkansas
Filing Company: Caterpillar Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

These revisions neither change coverage nor do they have a rate impact.

Company and Contact

Filing Contact Information

Kim Alexander, Regulatory Compliance Kim.Alexander@CAT.COM 2120 West End Avenue (615) 341-5017 [Phone]
Nashville, TN 37203 (615) 341-3797[FAX]

Filing Company Information

Caterpillar Insurance Company CoCode: 11255 State of Domicile: Missouri 2120 West End Avenue Group Code: 3569 Company Type: Property &

Casualty

Nashville, TN 37203 Group Name: Caterpillar Group State ID Number: 984

(615) 341-8100 ext. [Phone] FEIN Number: 43-0793666

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: Arkansas Department of Insurance Fee Schedule for Property & Casualty Insurers.

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Caterpillar Insurance Company \$50.00 02/20/2008 18069324

Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	02/21/2008	02/21/2008

SERFF Tracking Number: CTRP-125492787 State: Arkansas
Filing Company: Caterpillar Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Disposition

Disposition Date: 02/21/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Item Type Item Name Item Status Public Access

Supporting Document Uniform Transmittal Document-Property & Approved Yes

Casualty

Form Cap On Losses From Certified Acts of Approved Yes

Terrorism

Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Cap On Losses	CLEND00	0208	Endorseme Replaced	Replaced Form #	:14.50	CLEND001
	From Certified	1		nt/Amendm	TREND 120106		0208 - Cap
	Acts of Terrorism			ent/Conditi	CLIP		on Losses
				ons	Previous Filing #:		from
					AR CLIP 06-2F		Certified
							Acts of
							Terropdf
							TREND
							120106 CLIP
							- Terrorism
							Risk
							Endorsemen
							t.pdf
							CLEND001
							0208
							compared to
							TREND
							120106.pdf
							Policyholder
							Notice CLIP-
							TRIA-

20081.pdf

CATERPILLAR INSURANCE COMPANY

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

Policy	Effective Date	Expiration Date of	Effective Date of	Premium for
Number	of Policy	Policy	Endorsement	Terrorism
				Coverage
				\$00.00

THIS ENDORSEMENT CONFIRMS THE COMPANY'S EARLIER DISCLOSURE NOTICE MADE PURSUANT TO THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007. PLEASE READ IT CAREFULLY.

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Address:

This endorsement applies to insurance provided by the following:

COMMERCIAL CONTRACTUAL LIABILITY INSURANCE POLICY

Your policy provides indemnity or payment on your behalf for your obligations to properly repair or replace products, or reimburses the customary and reasonable costs of proper repair or replacement of products for a mechanical breakdown as defined in your extended service contracts ("**Designated Contracts**"). Your policy is hereby amended per the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 as follows:

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- 1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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CATERPILLAR INSURANCE COMPANY

TERRORISM INSURANCE COVERAGE ENDORSEMENT

Policy	Effective Date	Expiration Date of	Effective Date of	Premium for
Number	of Policy	Policy	Endorsement	Terrorism
				Coverage
				\$00.00

THIS ENDORSEMENT CONFIRMS OUR EARLIER DISCLOSURE NOTICE MADE PURSUANT TO THE TERRORISM RISK INSURANCE ACT OF 2002. (As extended by the Terrorism Insurance Extension Act of 2005) PLEASE READ IT CAREFULLY.

Named Insured:

Address:

This endorsement applies to insurance provided by the following:

COMMERCIAL CONTRACTUAL LIABILITY INSURANCE POLICY

Your policy provides indemnity or payment on your behalf for your obligations to properly repair or replace products, or reimburses the customary and reasonable costs of proper repair or replacement of products for a mechanical breakdown as defined in your extended service contracts ("designated contracts"). Your policy is not exempt from the Terrorism Risk Insurance Act of 2002, as extended by the Terrorism Risk Insurance Extension Act of 2005 (the Act), which entitles you to the following notice:

Effective November 26, 2002 any losses caused by "acts of terrorism", as defined in Section 102 Definitions- (1) Act of Terrorism- of the Act, are partially reimbursed by the United States of America. Section 102(1)(A) Certification- states, "The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to –(I) human life: (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of – (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian populations of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

As provided for in the Act the United States of America pays 90 percent, (85 percent for losses occurring in 2007), of the covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the property or liability coverage that would pay such loss absent an exclusion.

"Non-certified act of terrorism" means a violent act or an act that is dangerous to human life, property; or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the Federal Terrorism Risk Insurance Act of 2002, as extended by the Terrorism Risk Insurance Extension Act of 2005.

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

Countersignature_		
G	Authorized Representative	



TERRORISM INSURANCE COVERAGE ENDORSEMENT CAP ON LOSSES FROM **CERTIFIED ACTS OF TERRORISM**

Policy	Effective Date	Expiration Date of	Effective Date of	Premium for
Number	of Policy	Policy	Endorsement	Terrorism
	-	-		Coverage
				\$00.00

THIS ENDORSEMENT CONFIRMS OUR THE COMPANY'S EARLIER DISCLOSURE NOTICE MADE PURSUANT TO THE TERRORISM RISK INSURANCE ACT OF 2002. (As extended by the Terrorism Insurance Extension Act of 2005) PROGRAM REAUTHORIZATION ACT OF 2007. PLEASE READ IT CAREFULLY.

Named Insured:

Address:

This endorsement applies to insurance provided by the following:

COMMERCIAL CONTRACTUAL LIABILITY INSURANCE POLICY

Your policy provides indemnity or payment on your behalf for your obligations to properly repair or replace products, or reimburses the customary and reasonable costs of proper repair or replacement of products for a mechanical breakdown as defined in your extended service contracts ("designated contracts"). ("Designated Contracts"). Your policy is not exempt from hereby amended per the Terrorism Risk Insurance Act of 2002, as extended 2002 as amended by the Terrorism Risk Insurance Extension Act of 2005 (the Act), which entitles you to the following notice: Program Reauthorization Act of 2007 as follows:

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Effective November 26, 2002 any losses caused by "acts of terrorism", as defined in Section 102 Definitions- (1) Act of Terrorism- of the Act, are partially reimbursed by the United States of America. Section 102(1)(A) Certification states, "The term "act of terrorism" means any"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case caseStates, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

TREND 12 01 06 CLIP Caterpillar Insurance CompanyCLEND001 0208

- 1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian populations of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

 TREND 12 01 06 CLIP
 Caterpillar Insurance

 CompanyCLEND001 0208
 2 of 4

 TREND 12 01 06 CLIP
 Caterpillar Insurance

 CompanyCLEND001 0208
 3 of 4

As provided for in the Act the United States of America pays 90 percent, (85 percent for losses occurring in 2007), of the covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the property or liability coverage that would pay such loss absent an exclusion.

"Non-certified act of terrorism" means a violent act or an act that is dangerous to human life, property; or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the Federal Terrorism Risk Insurance Act of 2002, as extended by the Terrorism Risk Insurance Extension Act of 2005.

by the Terrorism Risk Insurance Extension Act of 2005.

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

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	Authorized Representative	
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NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

Countersionature		
Countersignature_	Authorized Representative	

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TREND 12 01 06 CLIP Caterpillar Insurance
CompanyCLEND001 0208 4 of 4

POLICYHOLDER DISCLOSURE NOTICE

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007

Date:

Name of Insurer: Caterpillar Insurance Company

Your policy provides indemnity or payment on your behalf for your obligations to properly repair or replace products, or reimburses the customary and reasonable costs of proper repair or replacement of products for a mechanical breakdown as defined in your extended service contracts ("**Designated Contracts**"). Your policy is not exempt from the Terrorism Risk Insurance Program Reauthorization Act of 2007 which entitles you to the following notice:

Terrorism Premium (Certified Acts) \$ NONE

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):

Commercial Contractual Liability Insurance Policy: CIC*

NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Read your policy and endorsements carefully.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion

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C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the

Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

For any policies and renewals issued on or after January 1st., 2008, the above disclosure, modified to reflect your purchase of coverage, will be set forth in an endorsement to your policy that will be forwarded to you shortly under separate cover.

If you have any questions concerning this notice please call Caterpillar Insurance at 1-800-248-4228.

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Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CTRP-125492787 State: Arkansas
Filing Company: Caterpillar Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: AR CLIP 08-2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0004 Contractual Liability

Product Name: Contractual Liability Insurance Policy

Project Name/Number: Terrorism Risk Insurance Program Reauthorization Act/

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 02/21/2008

Property & Casualty

Comments:

We are submitting form Cap on Losses from Certified Acts of Terrorism, form #CLEND001 0208, to replace form Terrorism Insurance Coverage Endorsement, Form #TREND 12 01 06 CLIP along with a copy showing the changes in red underline and the changed prior format struck out. The original form TREND 120106 CLIP was approved effective 12-1-2006 in Arkansas filing reference number AR CLIP 06-2F.

These revisions neither change coverage nor do they have a rate impact.

Policyholder Disclosure Notice Terrorism Risk Insurance Program Reauthorization Act of 2007, form # CLDIS001 0108, is being filed for Informational Purposes only per instructions in Arkansas Bullentin No. 1-2008.

Attachment:

AR Expedited Filing Transmittal Document.pdf

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This pa	ge applies	to the	e following	state(s)	Arkansas
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Indicate Type of Filing
Filing Related to Certified Losses
Filing Related to Non-Certified Losses ت
Filing Applicable to Both Certified and Non-Certified ف
Losses

Department Use only	

Company Name(s)	Domicile	NAIC #	FEIN#
Caterpillar Insurance Company	Missouri	11255	43-0793666

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX#	e-mail
Darrell Hicks	615-341-8128	615-341-8128	darrell.hicks@
2120 West End Avenue			cat.com
Nashville, TN 37203			

Filing information

Line of Insurance (see attachment)	17.0004 Contractual Liability
Company Program Title (Marketing title) (if applicable)	Contractual Liability Insurance Policy
Filing Type ** see note below	Form
This application is used with:	CLIP 01 01 01
Effective Date Requested	01/01/2008
Filing date	02/20/2008
Company Tracking Number	AR CLIP 08-2F
Date filing approved in domiciliary state, if applicable	Not approved yet. All TRIA filings submitted simultaneously.

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Cap on Losses from Certified Acts of Terrorism	CLEND001 0208	[X] Replacement [] Withdrawn [] Neither	TREND 12 01 06	AR CLIP 06-2F
02			[] Replacement [] Withdrawn [] Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory
 organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope large enough to accommodate the return.

The insurer(s) submitting this filing certifies that it:

- Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

	Darrell Hicks	Underwriting Manager
Signature	Print Name:	Title: